

Deposit Rates effective February 9, 2018

Checking and Savings Accounts

ACCOUNT TYPE	INTEREST RATE ⁽¹⁾	APY ⁽¹⁾	MINIMUM DAILY BALANCE TO EARN APY
Premier Plus Savings⁽²⁾⁽³⁾	0.25%	0.59% - 0.48% ⁽⁴⁾	\$2,000,000.01+
	0.60%	0.50% - 0.59%	\$250,000.01 - \$2,000,000.00
Statement Savings⁽²⁾	0.50%	0.50%	\$10.00 - \$250,000.00
	0.05%	0.05%	\$10.00
NOW Checking⁽²⁾	0.03%	0.03%	\$10.00

⁽¹⁾ Interest Rate and Annual Percentage Yield (APY) are variable-rates and may change after the account is opened.

⁽²⁾ Fees could reduce earnings on the account.

⁽³⁾ Must have Premier Plus Checking to open Premier Plus Savings.

⁽⁴⁾ The APY is calculated on \$3,000,000 daily balance.

Money Market Accounts

ACCOUNT TYPE	INTEREST RATE ⁽¹⁾	APY ⁽¹⁾	MINIMUM DAILY BALANCE TO EARN APY
Money Market⁽²⁾	0.40%	0.40%	\$100,000.00+
	0.25%	0.25%	\$50,000.00 - \$99,999.99
	0.20%	0.20%	\$25,000.00 - \$49,999.99
	0.15%	0.15%	\$5,000.00 - \$24,999.99
	0.10%	0.10%	\$10.00 - \$4,999.99

⁽¹⁾ Interest Rate and Annual Percentage Yield (APY) are variable-rates and may change after the account is opened.

⁽²⁾ Fees could reduce earnings on the account.

Certificate Deposit and IRA Accounts

TERM ⁽²⁾	INTEREST RATE ⁽¹⁾	APY ⁽¹⁾	MINIMUM DAILY BALANCE TO EARN APY
4-Year	2.13%	2.15%	\$250.00
3-Year	1.98%	2.00%	\$250.00
2-Year	1.49%	1.50%	\$250.00
18-Month	1.24%	1.25%	\$250.00
16-Month⁽⁴⁾	1.59%	1.60%	\$250.00
15-Month Premier Plus⁽³⁾	1.49%	1.50%	\$250.00
1-Year	1.24%	1.25%	\$250.00
6-Month	0.45%	0.45%	\$250.00

⁽¹⁾ Interest Rate and Annual Percentage Yield (APY) is subject to change.

⁽²⁾ A penalty may be imposed for early withdrawal on certificate deposit account.

⁽³⁾ Must have Premier Plus Checking to obtain this special offer.

⁽⁴⁾ The maximum principal deposit that may be accepted is \$1,000,000. This offer may be withdrawn at any time.